

SUBJECT: TERMINATION OF SERVICES

Dear Client(s),

It is with great sadness that, effective immediately, **LAW FIRM NAME** (“Firm”), must withdraw from its representation of you and terminate our relationship. Please read this letter carefully as it contains important information about your future options.

As you know, one of the Firm’s main vendors (StratFS and its affiliates) was sued by the federal government in New York in January 2024. As a result of that lawsuit, the Firm has faced obstacles in obtaining client data and administrative support from StratFS. In addition, the Firm has been unable to accept any fees (and, therefore, has not been paid for its services) since January 2024. Since that time, the Firm has operated largely from reserves and/or loans.

Despite the lack of funds, the Firm has been attempting to resolve the lawsuit. Unfortunately, there is no foreseeable resolution to that lawsuit, and the Firm cannot continue to provide the contracted services to you. Therefore, we must withdraw from representing you (with one exception noted immediately below) effective immediately. If you have questions about this process, you may call us at 888-777-9367 or visit www.yourlawfirmfaqs.com to obtain further information.

What about any creditors who have sued me? As stated above, the Firm is withdrawing from its representation of you immediately. However, there is an exception to that. If you have been sued by a creditor, and the Firm is currently representing you in that lawsuit, the Firm will continue to represent you in that lawsuit, through the completion of that lawsuit. Importantly, the Firm will only represent you in that lawsuit, and not with respect to any other credit card accounts you might have.

What are my options going forward? The Firm encourages you to immediately seek other options. There are other attorneys who specialize in representing consumers with credit card debt. You may want to contact one of them. In addition, as the Receiver in the New York lawsuit has previously advised you, you may choose to file for bankruptcy, choose to consult with a credit counseling agency, you can negotiate any remaining debt on your own directly with the creditor, or you can choose to seek out a different debt resolution provider to negotiate any remaining debt. If you need a copy of your client file, you may request it at filerequest@filerequest.com. In addition, the vast majority of your client file may also be obtained via your secure portal.

What about my account at Global/Ram? When you retained the Firm, you opened a dedicated savings account at Global/RAM. That is your account, and you have full control over the money therein. That account should contain all funds you have put into it since January 2024 minus banking fees and any previously scheduled settlement payments to creditors. This money is your money, and you have full control over it. You are entitled to withdraw those funds if you wish. Global/RAM can be reached @ **NEED GLOBAL AND RAM NUMBERS**.

What if I am in the middle of a term settlement? If you have a settlement that is already in process, we urge you to continue to make payments into your Global/RAM account to ensure there are sufficient funds to complete that settlement. ***We urge you to contact Global/RAM*** to confirm whether you have any ongoing settlements and whether there are sufficient funds in your account to complete those settlements. Please be advised that if you withdraw your funds from Global/RAM, you will need to continue to make payments to the creditor directly so you do not lose the benefit of those settlement agreements. Global/RAM should be able to provide you payment instructions for any scheduled settlement payments.

Will you contact my creditors? Yes. The Firm has previously advised your creditors that you are represented by the Firm and that communications must be forwarded to the Firm. We will communicate with those creditors and advise them that our representation has been terminated and that further communication should be directed to you. In addition, we have also posted a template letter to your secure portal. You may send that directly to any of your creditors to alert them of this termination.

In closing, we apologize for this situation. It was our intention and desire to complete our representation of you. Unfortunately, despite our best efforts to the contrary, that cannot happen. We again urge you to seek new representation and with you the best in your efforts to resolve your credit card debt.